



Order Filed on September 30, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

MILSTEAD & ASSOCIATES, LLC

By: Andrew M. Lubin

Atty. ID: AL0814

1 E. Stow Road

Marlton, NJ 08053

(856) 482-1400

File No. 203368-19

Attorneys for Secured Creditor: Select Portfolio
Servicing, Inc. as servicing agent for U.S. Bank
National Association, as trustee, on behalf of the
holders of the CSMC Mortgage-Backed Pass-
Through Certificates, Series 2007-1

In Re:

Olga C. Rodas

Case No.: 19-25788-RG

Chapter 13

Hearing Date: September 16, 2020

Time: 10:00 a.m.

Judge: Rosemary Gambardella

**LOSS MITIGATION ORDER RESOLVING
SECURED CREDITOR'S OBJECTION TO DEBTOR'S APPLICATION FOR
EXTENSION OF LOSS MITIGATION PERIOD**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: September 30, 2020

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

Upon the application of Debtor, Olga C. Rodas, by her attorney, Russell B. Low, Esquire, for an extension of the loss mitigation period and opposition having been filed by Secured Creditor, Select Portfolio Servicing, Inc. as servicing agent for U.S. Bank National Association, as trustee, on behalf of the holders of the CSMC Mortgage-Backed Pass-Through Certificates, Series 2007-1, and the parties having been represented by their respective counsel, and for good cause shown, it is ORDERED as follows:

1. The Debtor application for an extension of the loss mitigation time period is approved regarding the mortgage loan on the real property owned by Debtor and located at 114 Sussex Avenue, Morristown, NJ 07960 (the "Property").
2. The Loss Mitigation Period shall terminate forty-five days from the entry of this Order, subject to the Debtor filing an *Application for Extension of the Loss Mitigation Period* under Section IX.B of the Court's *Loss Mitigation Program and Procedures* (LMP).
3. The parties shall utilize the loss mitigation portal during the Loss Mitigation Period.
4. Within 10 days of the entry of this Order, the Debtor shall upload and submit a completed Creditor's Initial Package through the loss mitigation portal.
5. The Debtor shall make adequate protection payments to the Secured Creditor.
6. Within 10 business days of the Debtor's submission of the Creditor's Initial Package, the Secured Creditor shall acknowledge receipt of same and designate the single point of contact for debtor's review.
7. If this case is dismissed during the loss mitigation period, loss mitigation is terminated effective on the date of the order of dismissal.

In re:
Olga C. Rodas
Debtor(s)

Case No. 19-25788-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Sep 30, 2020

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2020:

Recip ID	Recipient Name and Address
db	+ Olga C. Rodas, 114 Sussex Ave., Morristown, NJ 07960-2966

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2020 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Select Portfolio Servicing Inc. as servicing agent for U.S. Bank National Association, as Trustee bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor U.S. Bank National Association as trustee, on behalf of the holders of the CSMC Mortgage-Backed Pass-Through Certificates, Series 2007-1 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Olga C. Rodas ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Sep 30, 2020

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6